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THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1. A mobile communications device including card  
implementation means arranged to implement a card product  
5 which is unrelated to the normal operation of the mobile  
communications device.
2. A mobile communications device in accordance with  
claim 1, wherein the card implementation means includes a  
portable memory device.
- 10 3. A mobile communications device in accordance with  
claim 2, wherein the portable memory device is a smart  
card.
4. A mobile communications device in accordance with any  
one of claims 1, 2 or 3, being a mobile telephone.
- 15 5. A mobile communications device in accordance with  
claims 3 or 4, including a contact array for enabling a  
smart card reader to communicate with the smart card.
6. A mobile communications device in accordance with  
claims 3 to 4, wherein the smart card is a contactless  
20 smart card.
7. A mobile communications device in accordance with any  
one of the preceding claims, including means enabling data  
to be transferred to and from the card implementation  
means utilising an infrared port.
- 25 8. A mobile communications device in accordance with any  
one of the preceding claims, including a user interface  
including a display arranged to display information  
associated with operation of the card product.
9. A mobile communications device in accordance with any  
30 one of the preceding claims, including a user interface  
via which a user can input data associated with operation  
of the card product.
10. A mobile communications device in accordance with any

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one of the preceding claims, wherein the mobile communications device includes means for communicating with other devices, and is arranged to enable communication between the card product and the other  
5 devices.

11. A portable memory device reader including communication means for communicating with the card implementation means of the mobile communications device of any one of the preceding claims or claims 22 or 23.

10 12. An adaptor for a portable memory device reader, enabling the reader to communicate via infrared and enabling communication with a card implementation means of the mobile communications device of claim 7.

13. A mobile communications device arranged to mount a  
15 portable memory device arranged to implement a card product which is unrelated to the normal operation of the mobile communications device.

14. A mobile communications device in accordance with claim 13, wherein the portable memory device is a smart  
20 card.

15. A automatic teller machine including means enabling communication with a card implementation means of the mobile communications device of any one of claims 1 to 10, 13, 14, 22 or 23 in order to engage in a transaction with  
25 the card implementation means.

16. A device arranged to engage in a transaction with the card implementation device of the mobile communication device of any one of claims 1 to 10, 13, 14, 22 or 23 and including means arranged to communicate with the card  
30 implementation means of the mobile communications device.

17. A device in accordance with claim 16, the device being an automatic teller machine.

18. A device in accordance with claim 16, the device being a vending machine.

35 19. A device in accordance with claim 16, the device being a transport ticket authorisation device.

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20. A device in accordance with any one of claims 16 to 17, including means arranged to provide data for display on a display interface of the mobile communications device.
- 5 21. A method of implementing a card product, unrelated to the normal operation of the mobile communications device, comprising the steps of providing a portable memory device mounted to a mobile communications device, the portable memory device being arranged to implement the card
- 10 product.
22. A mobile communications device in accordance with any one of claims 1 to 10, being arranged to implement an electronic funds transfer transaction.
23. A device in accordance with claim 22, wherein the
- 15 card product is a credit card product or debit card product.
24. A mobile communications device including means for communicating with a point of sale device and means for facilitating an electronic funds transfer transaction
- 20 between the mobile communications device and the point of sale device.
25. A mobile communications device in accordance with claim 24, wherein the means for communicating with a POS device includes a local communications means and the means
- 25 for facilitating an EFT transaction includes a long range mobile communications facility of the mobile communications device.
26. A mobile communications device in accordance with claim 24 or claim 25, being a mobile communications device
- 30 in accordance with claim 22 or claim 23.
27. A point of sale device including means for communicating with a mobile communications device with an electronic funds transfer facility, in accordance with claim 24, 25 or 26, in order to facilitate an EFT
- 35 transaction.
28. A point of sale device in accordance with claim 27 wherein the point of sale device is a vending machine

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including a local communications facility for communicating with the mobile communications device and including a means for providing information to facilitate the electronic funds transfer to the mobile communications  
5 device.

29. A point of sale device in accordance with claim 27 wherein the point of sale device is a tag or label which is arranged to be mounted to a product for sale and which includes means for communicating with the device of claim  
10 24, 25 or 26, in order to provide information to enable the facilitation of an electronic funds transfer for purchase of a product to which the tag or label is connected.

30. A point of sale device in accordance with claim 29,  
15 when the tag is a security tag and when the security tag is arranged to have its security function disabled on confirmation that the electronic funds transfer for purchase of the product to which the tag is mounted has taken place.

20 31. A system comprising a mobile communications device in accordance with any one of claims 24, 25 or 26 and a point of sale device in accordance with any one of claims 27, 28, 29, 30 or 32.

32. A point of sale device in accordance with claim 27,  
25 comprising a point of sale check out till and including means for advising the communications device of 24, 25 or 26 of information to enable electronic funds transfer for purchase of articles entered into the check out till.

30 Dated this 17<sup>th</sup> day of April 2001  
CARDSOFT INTERNATIONAL PTY LTD  
By their Patent Attorneys  
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